



FORM 1 VOLUNTARY PETITION

United States Bankruptcy Court
Northern District of Illinois

VOLUNTARY
PETITION

IN RE (Name of debtor. If individual, enter Last, First, Middle) Byrley, Charles	NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle) Byrley, Maria												
ALL OTHER NAMES used by debtor in the last 6 years (Include married, maiden and trade names)	ALL OTHER NAMES used by the joint debtor in the last 6 years (Include married, maiden and trade names.)												
SOC. SEC./TAX I.D. NO. (If more than one, state all) 171444373	SOC. SEC./TAX I.D. NO. (If more than one, state all) 338424860												
STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) 28657 Yates Avenue Beecher, IL 60401	STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state, zip) 28657 Yates Ave. Beecher, IL 60401												
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Will													
MAILING ADDRESS OF DEBTOR (If different from street address)	MAILING ADDRESS OF JOINT DEBTOR (If different from street address)												
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from addresses listed above)	<input type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.												
INFORMATION REGARDING DEBTOR (Check applicable boxes)													
TYPE OF DEBTOR	CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box)												
<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Joint (H&W) <input type="checkbox"/> Partnership <input type="checkbox"/> Other	<input type="checkbox"/> Corporation Publicly Held <input type="checkbox"/> Corporation Not Publicly Held <input type="checkbox"/> Municipality												
<small>NATURE OF DEBT</small>													
<input checked="" type="checkbox"/> Non-Business Consumer A. TYPE OF BUSINESS (check one box)	<input type="checkbox"/> Business - Complete A&B below <table border="0"> <tr> <td><input type="checkbox"/> Farming</td> <td><input type="checkbox"/> Transportation</td> <td><input type="checkbox"/> Commodity Broker</td> </tr> <tr> <td><input type="checkbox"/> Professional</td> <td><input type="checkbox"/> Manufacturing/ Mining</td> <td><input type="checkbox"/> Construction</td> </tr> <tr> <td><input type="checkbox"/> Retail/Wholesale</td> <td></td> <td><input type="checkbox"/> Real Estate</td> </tr> <tr> <td><input type="checkbox"/> Railroad</td> <td><input type="checkbox"/> Stockbroker</td> <td><input type="checkbox"/> Other Business</td> </tr> </table>	<input type="checkbox"/> Farming	<input type="checkbox"/> Transportation	<input type="checkbox"/> Commodity Broker	<input type="checkbox"/> Professional	<input type="checkbox"/> Manufacturing/ Mining	<input type="checkbox"/> Construction	<input type="checkbox"/> Retail/Wholesale		<input type="checkbox"/> Real Estate	<input type="checkbox"/> Railroad	<input type="checkbox"/> Stockbroker	<input type="checkbox"/> Other Business
<input type="checkbox"/> Farming	<input type="checkbox"/> Transportation	<input type="checkbox"/> Commodity Broker											
<input type="checkbox"/> Professional	<input type="checkbox"/> Manufacturing/ Mining	<input type="checkbox"/> Construction											
<input type="checkbox"/> Retail/Wholesale		<input type="checkbox"/> Real Estate											
<input type="checkbox"/> Railroad	<input type="checkbox"/> Stockbroker	<input type="checkbox"/> Other Business											
B. BRIEFLY DESCR BE NATURE OF BUSINESS													
<small>STATISTICAL ADMINISTRATIVE INFORMATION (28 U.S.C. § 604) (Estimates only) (Check applicable boxes)</small>													
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.													
<small>ESTIMATED NUMBER OF CREDITORS</small>													
<input checked="" type="checkbox"/> 1-15 <input type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000- <small>ESTIMATED ASSETS (in thousands of dollars)</small>													
<input checked="" type="checkbox"/> Under 50 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-499 <input type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999 <input type="checkbox"/> 10,000-99,000 <input type="checkbox"/> over													
<small>ESTIMATED LIABILITIES (in thousands of dollars)</small>													
<input checked="" type="checkbox"/> Under 50 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-499 <input type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999 <input type="checkbox"/> 10,000-99,000 <input type="checkbox"/> over													
<small>ESTIMATED NUMBER OF EMPLOYEES -CH 11 & 12 ONLY</small>													
<input type="checkbox"/> 0 <input type="checkbox"/> 1-19 <input type="checkbox"/> 20-99 <input type="checkbox"/> 100-999 <input type="checkbox"/> 1+													
<small>ESTIMATED NO. OF EQUITY SECURITY HOLDERS - CH 11 & 12 ONLY</small>													
<input type="checkbox"/> 0 <input type="checkbox"/> 1-19 <input type="checkbox"/> 20-99 <input type="checkbox"/> 100-499 <input type="checkbox"/> 5+													
<small>U.S. Bankruptcy Court Northern District Of Illinois</small>													
<small>Filed: 05/07/2004 Time: 13:49:21 Debtor: CHARLES BYRLEY Case: 04-18110 Fee : 209 Chapter: 7 Rec. #: 3079658 Judge: Bruce Black 341 mtg: 07/01/2004 @ 01:30PM Trustee: MICHAEL BERLAND</small>													
 1:04BK18110-BK001													

Name of Debtor Charles Byrley
Maria Byrley

Case No. _____

(Court use only)

FILING OF PLAN

For Chapter 9, 11, 12 and 13 cases only. Check appropriate box.

 A copy of debtor's proposed plan dated _____ Debtor intends to file a plan within the time allowed by statute, rule, or order of the court.

PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (If more than one, attach additional sheet)

Location Where Filed	Case Number	Date Filed

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THIS DEBTOR (If more than one, attach additional sheet.)

Name of Debtor	Case Number	Date
Relationship	District	Judge

REQUEST FOR RELIEF

Debtor is eligible for and requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

SIGNATURES

ATTORNEY

x
Signature Ronald E. HarveyDate 04 / 04

CORPORATE OR PARTNERSHIP DEBTOR

I declare under penalty of perjury that the information provided in this petition is true and correct.

x
Signature of Debtor Charles Byrley
Date

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

x
Signature of Joint Debtor Maria Byrley
Date 04/23/04x
Signature of Authorized Individual

Print or Type Name of Authorized Individual

Title of Individual Authorized by Debtor to File this Petition
Date If debtor is a corporation filing under Chapter 11, Exhibit "A" is attached and made part of this petition.TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS
(See P.L. 98-353 § 322)

I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7 of such title.

If I am represented by an attorney, exhibit "B" has been completed.

x
Signature of Debtor Charles ByrleyDate 04/23/04CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER
(See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. Sec. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number _____ Telephone Number _____

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

x
Signature of Joint Debtor Maria ByrleyDate 04/23/04EXHIBIT "B"
(To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts.)

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

x
Signature of Attorney Ronald E. HarveyDate 04 / 04

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

x
Signature of Bankruptcy Petition Preparer
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
28657 Yates Ave Beecher, IL 60401	Residence		220,000.00	200,000.00

In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1 Cash on hand	X			
2 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Bank One Indianapolis, IN		100.00
3 Security Deposits with public utilities, telephone companies, landlords and others.	X			
4 Household goods and furnishings including audio, video, and computer equipment.	X	household furnishings	J	500.00
5 Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6 Wearing apparel.	X	Wearing Apparel		200.00
7 Furs and jewelry.	X			
8 Firearms and sports, photographic and other hobby equipment.	X			
9 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

Total ->

\$

X continuation sheets attached

In re: Charles Byrley
 Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10 Annuities. Itemize and name each issuer.	X			
11 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12 Stock and interest in incorporated and unincorporated businesses. Itemize.	X			
13 Interest in partnerships or joint ventures. Itemize.	X			
14 Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15 Accounts receivable.	X			
16 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17 Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19 Contingent and noncontingent interests in estate of a descendent, death benefit plan, life insurance policy or trust.	X			
20 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor and rights to setoff claims. Give estimated value of each.	X			
21 Patents, copyrights, and other general intellectual property. Give particulars.	X			
22 Licenses, franchises, and other general intangible. Give particulars.	X			
23 Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Ford F150 Pickup (103,000)		1,300.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

Total -> \$

X continuation sheets attached

In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one Box)

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
househcld furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel	735 ILCS 5/12-1001(b)	200.00	200.00
Bank One Indianapolis, IN	735 ILCS 5/12-1001(b)	100.00	100.00
1997 Ford F150 Pickup (103,000)	735 ILCS 5/12-1001(c)	1,200.00	1,300.00

In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one Box).

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1998 Chevy Venture (144,000)	735 ILCS 5/12-1001(c)	1,200.00	2,500.00
28657 Yates Ave Beecher, IL 60401	735 ILCS 5/12-901	15,000.00	220,000.00

In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

 Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D *
			VALUE \$	190,000.00	0.00	
ALS P.O. Box 1706 Scottsbluff, NE 69363-1706	A/C # 0015667314					
Ford Credit P.O. Box 219825 Kansas City, MO 64121-9825	A/C # 08809006		VALUE \$ 1,300.00 1997 Ford F150	2,490.40	1,190.00	
The Money Lenders, INC 3027 Chicago Road P.O. Box 4 Steger, IL 60475	A/C #		VALUE \$ 2,500.00 1998 Chevy Venture (144,000)	11,289.00	8,789.00	
	A/C #		VALUE \$			
	A/C #		VALUE \$			
	A/C #		VALUE \$			
	A/C #		VALUE \$			

Subtotal -> (Total of this page)	203,779.40
Total ->	203,779.40

Continuation Sheets attached. (use only on last page of the completed Schedule D.)



In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4000 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to a maximum of \$1800 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(8).

*Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM					TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	C U D *
	C O D E B T	H D W J C						
A/C #								
A/C #								
A/C #								

Subtotal -> (Total of this page)	0.00
Total ->	0.00

Continuation Sheets attached.

(use only on last page of the completed Schedule E.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D. (Report total also on Summary of Schedules)

In re: Charles Byrley
 Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM	C U D *
303688623120		J		213.00	
AMCA P.O. BOX 1235 Elmsford, NY 10523-0935 c/o Laboratory Corporation of America					
AT&T Wireless P.O. BOX 8220 Aurora, IL 60572		J	Acct # 00020085900000259061455	146.25	
17026478		J		321.96	
AlliedInterstate 3200 Northline Avenue Suite 160 Greensboro, NC 27408 c/o AT&T Wireless					
4427100031537165		J		4,172.66	
Bank of America P.O. BOX 5270 Carol Stream, IL 60197-5270					
909		J		98.60	
Christine M. Coats DDS P.O. Box 53 643 Dixie Highway Beecher, IL 60401					
4227097211416511		J		2,572.20	
Cross Country Bank P.O. BOX 310731 Boca Raton, FL 33431-0731					
100780		J		581.83	
Ferrellgas 2251 Grinneli Rd. Kankakee, IL 60901-9484					

Subtotal ->
 (Total of this page)
 Total ->
 (use only on last page of completed Schedule F.)

8,106.50

Continuation Sheets attached.

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)

In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

 Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM	C U D *
			J		
10966		J		57.00	
John R. Deforest, DO 19990 Governors, Hwy Olympia Fields, IL 60461					
4528		J		238.61	
Mutual Hospital Services P.O. BOX 19828 Indianapolis, IN 46219-0828 c/o Crete Family Medical Ctr					
86522713		J		57.00	
NCO Financial Systems, Inc. P.O. BOX 13570 Philadelphia, PA 19101-3570 c/o St. James Prof			St. James Prof SVS-John R. Deforest, DO Re: Charles Byrley		
86464711		J		300.00	
NCO Financial Systems, Inc. P.O. BOX 13570 Philadelphia, PA 19101-3570 c/o St. James Prof			Re: St. James Prof Svc-John R. Deforest, DO Maria Byrley		
302485		J		165.00	
St. James Ctr Psychological P.O. BOX 732 Chicago Heights, IL 60412					
83706		J		143.55	
Will County Health Dept/CHC 501 Ella Avenue Joliet, IL 60433					

Subtotal ->
(Total of this page) 961.16
Total ->

(use only on last page of completed Schedule F.) 9,067.66

(Report total also on Summary of Schedules)

Continuation Sheets attached.

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.



In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE H - CODEBTORS

 Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR



In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

DEPENDENTS OF DEBTOR AND SPOUSE			
Debtor's Marital Status	NAME	AGE	RELATIONSHIP
married			
Employment	DEBTOR		SPOUSE
Occupation <u>Unemployed</u>			
Name of Employer			
How long employed			
Address of Employer			

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 0.00	\$ 0.00
Estimate monthly overtime	0.00	0.00
SUBTOTAL	\$ 0.00	\$ 0.00
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	0.00	0.00
b. Insurance	0.00	0.00
c. Union dues	0.00	0.00
d. Other (Specify)	0.00	0.00
	0.00	0.00
	0.00	0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
Regular income from operation of business or profession or farm (attach detailed statement)	0.00	0.00
Income from real property	0.00	0.00
Interest and dividends	0.00	0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	0.00	0.00
Social security or other government assistance (Specify)	0.00	0.00
	0.00	0.00
	0.00	0.00
Pension or retirement income	744.00	0.00
Other monthly income (Specify)	0.00	0.00
	0.00	0.00
	0.00	0.00
TOTAL MONTHLY INCOME	\$ 744.00	\$ 0.00
TOTAL COMBINED MONTHLY INCOME	\$ 744.00	(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:



In Charles Byrley

re: Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)		\$ 705.00
Are real estate taxes included?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Is property insurance included?
Utilities Electricity and Heating Fuel		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Water and Sewer		
Telephone		
Other		
Home maintenance (repairs and upkeep)		0.00
Food		400.00
Clothing		50.00
Laundry and dry cleaning		0.00
Medical and dental expenses		0.00
Transportation (not including car payments)		100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		0.00
Charitable contributions		0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		0.00
Life		0.00
Health		0.00
Auto		50.00
Other		0.00
0.00		0.00
0.00		0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)		0.00
0.00		0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		\$
Auto		\$ 747.35
Other		0.00
0.00		0.00
0.00		0.00
0.00		0.00
Alimony, maintenance, and support paid to others		0.00
Payments for support of additional dependents not living at your home		0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		0.00
Other		0.00
0.00		0.00
0.00		0.00
0.00		0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$ 2,162.35

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	0.00
B. Total projected monthly expenses	0.00
C. Excess income (A minus B)	\$ 0.00
D. Total amount to be paid into plan each (Interval)	\$ 0.00



In re: **Charles Byrley**
Maria Byrley

Debtor(s) Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, an
that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1.)

Date 04/25/04

Signature Charles Byrley
Charles Byrley Debtor
Signature Maria Byrley
Maria Byrley (Joint Debtor, if any)
(if joint case, both spouses must sign.)

Date 04/25/04

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1.)

Date 04 / / 04

Signature _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.



STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

Northern DISTRICT OF Illinois

In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates or the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

NONE

1. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCES

\$32000-employment-2003
\$40000-employment-2002

NONE

2. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the amount of income received by the debtor other than employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

3A. PAYMENTS TO CREDITORS

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWNING
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NONE

3B. PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

4A. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

4B. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS

Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

5. REPOSSESSIONS, FORECLOSURES, AND RETURNS

List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

6A. ASSIGNMENTS AND RECEIVERSHIPS

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

6B. ASSIGNMENTS AND RECEIVERSHIPS

List all property which has been in the hands of a custodian, receiver, or court appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

7. GIFTS

List all gifts of charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

8. LOSSES

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Trailer \$14000.00	Recovery claim against State Farm. A car hit his trailer. State Farm has not paid claim.	12-30-02

NONE

9. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Samuel Briones, P.C. 1912 Ridge Road Homewood, IL 60430		\$1200.00 fees & costs

NONE

10. OTHER TRANSFERS

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

11. CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, saving, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

12. SAFE DEPOSIT BOX

List each safe deposit or other box or depository in which the debt has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

13. SETOFFS

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

14. PROPERTY HELD FOR ANOTHER PERSON

List all property owned by another person that the debtor holds or controls.

NONE

15. PRIOR ADDRESS OF DEBTOR

If the debtor has moved within two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.



In
re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 04/27/04

Signature Charles Byrley Charles Byrley Debtor
 Signature Maria Byrley Maria Byrley (Joint Debtor, if any)
 (if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

04 / / 04

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing statement of financial affairs, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Continuation sheets attached

Date 04 / / 04

Signature _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)





UNITED STATES BANKRUPTCY COURT

Northern DISTRICT OF Illinois

In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes/No)	Number of Sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	X	1	220,000.00		
B - Personal Property	X	3	4,600.00		
C - Property Claimed as Exempt	X	2			
D - Creditors Holding Secured Claims	X	1		28,779.40	
E - Creditors Holding Unsecured Priority Claims	X	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	X	2		9,067.66	
G - Executory Contracts and Unexpired Leases	X	1			
H - Codebtors	X	1			
I - Current Income of Individual Debtor(s)	X	1			744.00
J - Current Expenditures of Individual Debtor(s)	X	1			2,162.35
Total Number of Sheets of All Schedules		14			
Total Assets			224,600.00		
Total Liabilities				37,847.06	



UNITED STATES BANKRUPTCY COURT

Northern DISTRICT OF Illinois

In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this Case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$ 991.00
 - (b) prior to filing this statement, debtor(s) have paid \$ 991.00
 - (c) the unpaid balance due and payable is \$ 0.00
- (3) \$ 209.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- (6) The source of payments made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated: 04 / /04

Respectfully submitted,


Ronald E. Harvey

Attorney's name and address Samuel Briones, P.C., 1912 Ridge Rd., Homewood, IL 60430

Attorney for Petitioner

UNITED STATES BANKRUPTCY COURT

Northern DISTRICT OF Illinois

In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. My intention with respect to the property of the estate which secures those consumer debts is as follows:
a. *Property to Be Surrendered*

Description of property	Creditor's name	H, W OR J
-------------------------	-----------------	-----------

b. *Property to Be Retained (Specify Reaff'd, Red'd or Exempt to state debtor's intention concerning reaffirmation, redemption, or lien avoidance*)*

Description of property	Creditor's name	Reaffirmed Redeemed Exempt*
1998 Chevy Van	Ford Credit	Reaffd

3. I understand that § 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of filing this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date: 04/25/04

Charles Byrley

Signature of Debtor

*Reaffirmed - Debt will be reaffirmed pursuant to § 524(c)

Byrley, Charles

Redeemed - Property is claimed as exempt and will be redeemed pursuant to § 722

Exempt - Lien will be avoided pursuant to § 522(f) and property will be claimed as exempt

Maria Byrley

Signature of Debtor

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

Address

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____

04 / / 04

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156